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CONFIRMATION NO. 4936

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| SERIAL NUMBER 10/814,800 | FILING OR 371(c) DATE 03/31/2004 RULE | CLASS 705 | GROUP ART UNIT 3691 | ATTORNEY DOCKET NO. 32052-9195.US04 |
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APPLICANTS

Kathleen Tyson-Quah, Radlett, UNITED KINGDOM;

**** CONTINUING DATA *******

This application is a CON of 09/513,440 02/25/2000 PAT 7,283,977

**** FOREIGN APPLICATIONS *********IF REQUIRED, FOREIGN FILING LICENSE GRANTED****** 06/12/2004**

| | | | | |
|--|--|---------------------------------|-------------------------------|------------------------------------|
| Foreign Priority claimed <input type="checkbox"/> yes <input type="checkbox"/> no | STATE OR COUNTRY UNITED KINGDOM | SHEETS DRAWING 20 | TOTAL CLAIMS 19 | INDEPENDENT CLAIMS 1 |
| 35 USC 119 (a-d) conditions met <input type="checkbox"/> yes <input type="checkbox"/> no <input type="checkbox"/> Met after Allowance | | | | |
| Verified and Acknowledged | Examiner's Signature | Initials | | |

ADDRESS

25096

TITLE

REDUCING RISK IN A PAYMENT-BASED TRANSACTION BY RETURNING PAYMENT AUTHORIZING INSTRUCTIONS TO A PAYMENT QUEUE FOR LATERT RE-EVALUATION

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| FILING FEE RECEIVED 1808 | FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following: | <input type="checkbox"/> All Fees |
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